

March 15, 2014

CASE # 13-53846

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Your Honorable Judge Rhodes

U.S. BANKRUPTCY COURT
E.D. MICHIGAN-DETROIT

I am making an attempt to competently express my concern regarding the impending decision regarding my pension. I worked for the City of Detroit for thirty-five (35) years. I initiated my career with the city in 1972 and retired in 2007.

Sir, I am one of the under age 65 year old retirees that must pay for medical coverage. I have several chronic health challenges including diabetes, hypothyroidism, severe arthritis, periodontal disease and a recent diagnosis that will result in knee replacement for both legs. My out of pocket cost for Blue Cross Coverage is \$882.00 per month. Even with this coverage, my prescription medication costs will be \$1,040.00 for a 90 day supply. My health costs are averaging around \$1,200.00 per month. So already my income has been reduced by \$14,400. This does not include sporadic dental med costs and diabetic supplies.

I do not qualify for any health coverage discounts. I experienced two (2) ten percent salary reductions during my career because of City of Detroit financial woes; yet problems remained unresolved. I made every attempt not to be bitter about how city workers ^{Have} always had to bear the brunt of financial woes, yet ^{often} incompetent, but highly paid leadership continued to produce and or ignore problems. I always felt that my years of hard work and sacrifice would result in a decent retirement. ^{yet} Even now I feel that a sacrifice must be made, but anything over 5% to 10% will put most of us in jeopardy.

Many of us (retirees) still reside in the City of Detroit, and income reduction for us will negatively impact upon the city. Remember, we were required to reside in the city until the residency rules changed. I thank God for the benefits I have had from my retirement thus far, and I appeal to you to continue to show compassion for us who are in the fall/winter of our years. As a single senior, I really depend upon my pension and wish to continue my independence.

Respectfully,

A handwritten signature in cursive script, appearing to read "Deborah Alycia Pollard".

Deborah Alycia Pollard

Retired City of Detroit Pensioner

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